

**Internship Report**  
**on**  
**Evidence-based decision-making process in a development**  
**program - evidence from Ultra Poor Graduation**  
**Programme, BRAC**



submitted to

**Islamic University of Technology**

in partial fulfillment of the requirements for the degree of  
**BBA in Business and Technology Management (BTM)**

**Submitted by:**

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**I understand that my final report will become part of the permanent collection of the Islamic University of Technology BBA in Business and Technology Management Program. My signature below authorizes release of my final report to any reader upon request.**

**Approved by:**

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12<sup>th</sup> May, 2023

# Letter of Transmittal

Md Abdullah Al Mamun  
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Subject: Internship report submission of BRAC Ultra Poor Graduation Programme

Dear Sir,

I am delighted to submit my report titled "Evidence-based decision-making process in a development program - evidence from the Ultra Poor Graduation Programme, BRAC" as a component of my academic internship with the BRAC Ultra Poor Graduation Programme. This report was done under your supervision and guidance and meets the internship program criteria.

As you are aware, during my three-month internship with BRAC UPG, I worked with the Monitoring, Evaluation, Accountability, and Learning (MEAL), Research, and Resource Mobilization team to gain insight into the evidence-based decision-making process employed in the UPG program. This report provides an overview of the UPG program and its components, dives into the evidence-based decision-making process implemented in the UPG program, analyzes the role of the MEAL, Research, and Resource Mobilization team in supporting the use of evidence-based decisions, defines the difficulties and possibilities associated with implementing an evidence-based decision-making process in a development program. This report, I believe, will make an important addition to ongoing discussions and attempts to improve the efficacy of development projects.

I would wish to express my heartfelt appreciation for your advice and guideline throughout the internship. It has been a rewarding experience, and I am glad for the chance to learn from you and my team at BRAC UPG. Thank you for taking the time to read this. Please let me know if you need additional details or aid.

Sincerely,

Shitab Mashrur

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Session: Academic Year 2021-2022

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## **Acknowledgement**

I would want to offer profound gratitude to everyone who advised and guided me during my internship and the process of writing my report.

First and foremost, I would want to express my gratitude to Md. Abdullah Al Mamun, Assistant Professor at the Business and Technology Management Department, Faculty of Science and Technical Education, Islamic University of Technology, for his significant guidance and encouragement during my internship. His continuous assistance has been invaluable to the development of this report.

I am also thankful to the BRAC Ultra Poor Graduation Programme for allowing me to work as an intern with the MEAL, Research, and Resource Mobilisation team. I want to express my gratitude to my supervisor, Tasnia Nabil Esha, for her invaluable guidance, constructive input, and mentorship throughout my internship. I want to extend my gratitude to everyone who helped me do analysis and collect data for this study. Their perspectives and ideas were important in determining the content of this paper.

I am also grateful to the whole BRAC Ultra Poor Graduation Programme team, who welcomed me and gave me with a welcoming atmosphere in which I could work and learn. I would like to thank our programme director Palash K. Das for his invaluable guidance. Md Reajul Islam (Senior Manager, MEAL), Rafeya Azad (Senior Manager, Research), and Md Afeef Ahmed (Senior Manager, Resource Mobilization) deserve special recognition for their constant support and help throughout my internship. It wouldn't be possible without their guidance and advice.

Thank you again to everyone who helped with this report. Your assistance and advice were critical in making this report a reality.

# DECLARATION OF THE STUDENT

I, Shitab Mashrur, a Business and Technology Management student at the Islamic University of Technology, hereby declare that the Internship Report titled "Evidence-based decision-making process in a development program - an evidence from Ultra poor graduation program, BRAC" is my original work completed under the supervision of Md Abdullah Al Mamun, Assistant Professor, Department of Business and Technology Management, Islamic University of Technology.

I further affirm that this report has not been submitted in part or in full for any other degree or diploma program. This report's information and statistics are based on my own research and are correct to the best of my knowledge.

I acknowledge that any support received throughout the internship and report preparation has been properly acknowledged in this report. The information sources included in this report have been properly referenced.

Sincerely Yours,

Shitab Mashrur

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# Executive Summary

BRAC, founded in 1972 in Bangladesh, is one of the world's largest organizations for development, with operations in 11 countries throughout Asia, Africa, and the Americas. BRAC strives to achieve this goal through empowering individuals and communities via a variety of interventions in areas like as education, healthcare, microfinance, and social business. BRAC helps millions of people each year through its approximately 100,000 staff and volunteer network, with a special emphasis on empowering women and girls and bringing people out of poverty.

The revolutionary BRAC Ultra Poor Graduation (UPG) program fights poverty by assisting Bangladesh's most disadvantaged and unfortunate citizens. Since its inception, the program has successfully provided specialized assistance to households in extreme poverty, assisting them in raising their standard of living, improving their living conditions, and ending the vicious cycle of extreme poverty.

The monitoring and effective execution of the UPG program depend heavily on BRAC's Monitoring, Evaluation, Accountability and Learning (MEAL) division. In addition to assuring data quality and promoting evidence-based decision making, the MEAL unit is responsible for creating and implementing extensive monitoring and evaluation systems.

The purpose of this report is to analyze and deep dive to get an understanding of the role of MEAL unit in the UPG program in detail. The beginning of this report describes the program thoroughly, gives a better understanding of all the program components, working procedure of several units of this program and the procedure of monitoring, evaluating in the field as well as the difficulties that are faced to carry out and monitor the operational activities of the programme. Furthermore, it gives a brief understanding of the role of MEAL unit to fix these issues the procedure of developing a sophisticated monitoring and evaluation framework, improving the capacity of program personnel and proper management of data collection and analysis by ensuring proper utilization of technology.

The study continues by highlighting the MEAL unit's crucial contribution to the UPG program's success. The paper underlines the need of making investments in strong MEAL frameworks to guarantee the accomplishment and long-term viability of programs to reduce poverty.

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## **Chapter 1: Introduction**

## 1.1 Origin of the Research

I worked with BRAC Ultra Poor Graduation for three months as part of my internship for my Bachelor of Business Administration in Business and Technology Management. I was employed by the Research and Resource Mobilization Units as well as the Monitoring, Evaluation, Accountability, and Learning (MEAL) Units. Throughout my internship with MEAL, I gained practical experience with the effective implementation of programs to reduce poverty, with a focus on the Ultra-Poor Graduation (UPG) program. The effectiveness of the MEAL unit in assuring the deployment and oversight of the UPG program is examined in this article. This report was produced as a component of my BRAC internship for credit under Md. Abdullah Al Mamun.

I had the chance to collaborate closely with the UPG program team while working as an intern at BRAC's MEAL unit, and I gained a thorough grasp of the evidence-based decision-making process used in the program's implementation. The MEAL unit is in charge of ensuring that the UPG program is carried out properly and efficiently through a stringent monitoring and assessment procedure.

During my internship, I was able to participate in the UPG program's excursions and watch the monitoring and evaluation process in action. I saw the MEAL unit performing several household monitoring and programme monitoring activities as well as conducting surveys in several different aspect to understand the condition of poverty in targeted houses. Based on the requirements of the homes, the data was utilized to construct the program intervention.

In addition to data analysis, the MEAL unit assisted the UPG program team in properly administering the program. The unit held capacity-building seminars for the program team in order to improve their understanding of data gathering and analysis procedures. The capacity-building seminars aided in ensuring that the UPG program team have the essential abilities to successfully gather and evaluate data and make evidence-based decision- choices.

My internship at BRAC's MEAL unit gave me a thorough grasp of the UPG program's evidence-based decision-making process. The success of the UPG program highlights the value of using an evidence-based approach when developing development programs.

## **1.2 Scope of the Research**

This research seeks to examine and assess the use of evidence-based decision-making in the context of BRAC's Ultra Poor Graduation Program (UPG). Understanding how evidence is created, gathered, analyzed, and used to guide decision-making at various phases of the program will be the main focus. The Monitoring, Evaluation, Accountability, and Learning (MEAL) team, the Research team, and the Resource Mobilization team will all be particularly discussed in the report with regard to their contributions to the facilitation of evidence-based decision-making. It will look into the methodologies and equipment employed by the UPG program for data collecting, monitoring, evaluation, and research. The efficacy and effectiveness of carrying out the program, in addition to its contribution to attaining the program's objectives, will also be evaluated in the report. This research intends to offer insights and recommendations on improving the evidence-based decision-making procedure within the UPG program at BRAC through a thorough assessment of program papers, discussions with important stakeholders, and analysis of data and evidence.

## **1.3 Objective of this report**

### **Broad Objective**

This report's main goal is to examine the evidence-based decision-making process used by BRAC, a significant non-governmental organization in Bangladesh, to conduct the Ultra Poor Graduation Program. The Monitoring, Evaluation, Accountability, and Learning (MEAL) unit's contribution to assuring the success and impact of the UPG program is evaluated in the report using evidence-based decision-making techniques.

### **Specific Objective**

The precise goals of this study are to:

- Gain a thorough grasp of UPG's operation and how its many components contribute to its effective implementation.
- Give a brief about the responsibilities and the duties that I had throughout my tenure as an intern.

- To describe the overall condition of the organization.
- Examining the UPG program's approach and assessing how well its application of an evidence-based decision-making process worked.
- Identifying the main possibilities and problems the MEAL unit faces in ensuring that decisions are made based on the best available evidence in the UPG program.
- Making suggestions for enhancing the UPG program's use of evidence-based decision-making in light of the report's analysis and conclusions.

## **1.4 Methodology**

### **Research design**

Overall, this study's methodology will apply qualitative research techniques. It will guarantee that the information gathered is trustworthy, accurate, and relevant to the study's goals.

### **Data collection method**

This report's approach combines the collecting of primary and secondary data. The primary approach for gathering data include observation, staff interviewing, and involvement in program activities. Program records, reports, and published research are a few examples of the secondary data collecting techniques.

- **Primary Data:** The primary method of gathering data was taking part in various program activities, including attending meetings, gathering data, and evaluating data. In order to understand how the program's personnel supports evidence-based decision-making, I also had a few brief discussions with them.
- **Secondary Data:** Analysis of program papers, including yearly reports, monitoring reports, and evaluation reports, as well as published research pertinent to the UPG program and evidence-based decision-making were all part of the secondary data gathering technique.

## 1.5 Limitations

There are a number of limitations that might affect the findings and recommendations of this investigation.

- The research is only concerned with Brac's Ultra Poor Graduation (UPG) program and its use of evidence-based decision-making. As a result, it's possible that other development programs or organizations won't be able to use this study's conclusions and suggestions.
- The study is constrained by the internship program's limited duration, which lasted only three months. Although I had the chance to learn insightful things about the UPG program, the internship's limited duration might have limited the scope and depth of the research.
- The research approach used in this study's design could have certain drawbacks. Although the UPG program and the evidence-based decision-making process could have been better understood through the use of quantitative research methods, this could have happened due to researcher bias or sample size restrictions.

Despite the limitations mentioned above, I have done my best to provide pertinent information whenever possible to make this research as analytical and illuminating as possible. I'm confident that the information in my study will be useful for any follow-up research on this subject.



## **Chapter 2: Organization Overview**

## 2.1 Company Profile

### Company History

The biggest southern-based NGO, BRAC, is recognized for its ground-breaking, empirically supported programs and has been named the top NGO in the world by NGO Advisor for five years running. After Bangladesh gained its independence in 1972, Sir Fazle Hasan Abed founded the Bangladesh Rehabilitation Assistance Committee (BRAC), which started providing aid and rehabilitation in Sulla in northeastern Bangladesh. (Moqueet et al., n.d.-b)

However, BRAC has since expanded into a large varied organization that operates in a variety of industries, including agriculture, microfinance, healthcare, and education. BRAC currently operates in more than a dozen additional nations, including Afghanistan, Liberia, South Sudan, and Tanzania, having previously only operated in Bangladesh. Global recognition for its efforts led NGO Advisor to rate BRAC as the top NGO in the world for the fifth year in a row in 2020.

The ultra-poor part of the population was frequently left out of conventional development techniques, according to BRAC's analysis from the 1990s. To meet the unique requirements of the ultra-poor, it invented the "Challenging the Frontiers of Poverty Reduction-Targeting the Ultra-Poor" (CFPR-TUP) initiative in 2002. The program was created using data from fieldwork and research that revealed ultra-poor households typically did not actively participate in development initiatives that used microfinance to support livelihoods. (Hashemi & de Montesquiou, n.d.)

Beginning in 2002 with three of the North-West's poorest districts, the initiative has grown and scaled up its geographic emphasis to fit the circumstances of the place, and it currently spans 35 districts. The program, which has been given the new name Ultra Poor Graduation (UPG), is known as the pioneering method and is praised for its creative and comprehensive approach to tackling extreme poverty. The SDG-1 ("No Poverty") is a global commitment to eradicate poverty in all of its symptoms by the year 2030. To do this, it will focus on the most vulnerable populations, widen access to essential goods and services, assist communities hit by natural disasters and conflicts, and build resilience to major shocks like COVID-19. The programme is performed and replicated in lots of other countries as it is identified as one of the most effective methods of getting rid of poverty.



Overall, creativity, community empowerment, and evidence-based approaches to development work have been hallmarks of BRAC's path from its modest origins as a local organization addressing the requirements of refugees to a global leader in development.

### **Mission statement**

BRAC's mission is to empower people and communities in situations of poverty, illiteracy, disease, and social injustice. Our interventions aim to achieve large-scale, positive changes through economic and social programs that enable men and women to realize their potential.

### **Vision statement**

BRAC's vision is a world free from all forms of exploitation and discrimination where everyone has the opportunity to realize their potential.

### **BRAC Head Office address:**

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### **Communications:**

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## **2.2 Overall brief of Ultra Poor Graduation Programme of BRAC**

### **Poverty in Bangladesh and the Ultra Poor**

Up until 2019, Bangladesh's GDP grew steadily and steadily at a pace of roughly 8%, and during the past several decades, it has made incredible strides toward eradicating extreme poverty. The percentage of the population living below the international poverty line, which is now set at \$1.9 per day and adjusted for purchase power parity (PPP), decreased from 34.5% to 10.5% between 2000 and 2019. Despite Bangladesh's notable progress, which has been supported by numerous programs and measures aimed at reducing poverty, a portion of the population continues to live as "Ultra Poor" (with a daily income of less than US\$1.9). The

majority of these people are ill-equipped to take advantage of Bangladesh's economic potential, thus they receive little benefit from the country's excellent growth performance. Due to the high and accelerated pace of development, severe climatic stresses, and environmental vulnerabilities in the rural and urban regions, the face of poverty in Bangladesh is fast changing, with new areas appearing in the hard-to-reach places. (Hashemi & de Montesquiou, n.d.)

## **Management of the Programme (Program Structure)**

The management of the UPG program is rigorous and organized. The programme's director is in charge of formulating broad decisions regarding policy and strategic orientations. While the Programme Director, Head of Operations, Lead M&E, Research, and Resource Mobilization, along with the Programme Head, oversee and manage the entire program's management, including its field operations. The Senior Manager of Field Operations from the Head Office oversees the daily operations at the field level. Field level managers, such as Zonal Managers, Regional Managers, and Branch Managers, are directly responsible for overseeing field activities. Additionally, Senior Technical Officers and Deputy Managers are present to oversee the technical aspects of the program. It is the duty of front-line workers (Programme Organizers) to accomplish the activities of the programme.

## **Different units of the Programme**

Below is a brief explanation of all the units that help with the management and success of the UPG program.

### **Operations unit:**

As previously noted, this unit is in charge of carrying out all field-level interventions for the UPG program. The Head of Operations at the UPG head office will vertically supervise all field level activities. Within this unit, the Senior Manager, Operations is in charge of the Zonal Managers (ZM), who in turn are in charge of the Regional Managers (RM), and the Deputy Manager, Poultry and Livestock, who is shown in dotted lines. Senior Technical Officers for Agriculture, Social Forestry, Community Mobilization, and Healthcare, Branch Managers (BM), Rehabilitation Officers, and Psychosocial Officers are under the supervision of Regional

Managers. The Programme Organisers (PO) at the Branch level, who are under the direction of the Branch Managers, are also included in the Field Level Management Structure.

**MEAL, Research, and Resource Mobilization unit:**

This unit supports the UPG program's three key strategic areas. In order to better understand program successes and failures and analyze the quality of program implementation, the Monitoring Evaluation Accountability and Learning (MEAL) unit performs a performance survey for the outcome level indicators and gathers learning from the programme interventions. The Senior Manager overseeing it will collaborate closely with the Manager-MEAL to ensure that quality implementation activities are carried out at the field level. Fundraising and grant management are the primary responsibilities of Resource Mobilisation and Grant Management, which is overseen by a Senior Manager and serves as the program's focal point for BRAC. Senior Manager, Research will be in charge of the research on the program's effectiveness for producing learning for the program's evolution. While the Lead, M&E, Research, and Resource Mobilization, who reports to the Director of the UPG program, is in charge of overseeing the entire unit.

**Livelihood Programme development unit:**

The unit leads technical sectors (poultry, livestock, fisheries, agriculture, social forestry, community mobilization), offers strategic leadership/support for the program, and looks for cooperation possibilities to take advantage of the partners' experience. The unit supports operations unit with strategic inputs to show the designs in the operations guidelines and aids the program designing of new initiatives in accordance with organizational priority and current program components that are subject to modification based on field.

**Advocacy unit:**

The advocacy unit will be in charge of conducting policy advocacy for the inclusion of the graduation strategy in the national development strategy and for policies that directly support

inclusive growth and the eradication of poverty. A Senior Manager in charge of it reports to the Director. Manager Advocacy is another role in this division.

**Communications and Knowledge management unit:**

The communications and knowledge management unit will be in charge of all internal and external communication in order to raise awareness of the BRAC UPG program and solidify its strategic position. In order to create institutional knowledge about the program, the unit will also produce, gather, and distribute knowledge products. Two managers will be part of the unit, who will answer to the program director.

**Technology for Development unit:**

To support the program with data-driven support, the technology for development unit provides more technologically oriented and integrated digital solutions. A manager who reports to the program director oversees this unit.

**Other functional support:**

A Financial Analyst oversees the UPG program's budget preparation and closely collaborates with the central finance and accounting division to evaluate and analyze program expenditures.

Deputy Manager - HR Coordination and HR Business Partner are two additional jobs. They are in charge of ensuring that all human resource-related activities associated with the program are maintained, including hiring of employees, transferring personnel, and managing staff performance, among other things. The management of procurement, events, fixed assets, lodging and travel arrangements, among other administrative aspects of the program, fall within the purview of the Deputy Manager of Administration. The Deputy Manager Director's Office is in charge of providing executive support to the programme director, keeping in touch, organizing, and communicating with internal and external stakeholders, as well as developing and producing communication materials and providing general communications support to the UPG program.

## 2.3 Strategic Framework of BRAC UPG

### Parameters of Implementation

Geographically, the appearance of extreme poverty and its causes differ based on context, socioeconomic group marginalization, and geographic areas. (Moqueet et al., n.d.-a)

- **Urban** ultra-poor people are particularly vulnerable to different shocks. According to HIES surveys, the absolute number of the very poor has been rising in metropolitan Bangladesh, and by 2030, 44% of Bangladeshis are expected to live in cities.
- Because they have a lower capacity for coping with climatic shocks, the extremely poor who are **climate** vulnerable are more likely to relapse into extreme poverty.
- Due to a lack of basic amenities, possibilities for employment, and inadequate communication, **remote communities like haors, chars, and hill tracts** have large concentrations of poverty and are particularly vulnerable to shock.
- Because their families are frequently excluded from communities and development initiatives, **people with disabilities** are frequently the poorest among the poor. As such, they deserve special consideration.
- In addition to experiencing racial prejudice, poor health, social discrimination, malnutrition, and other problems, **indigenous groups** lack access to civil rights, education, work opportunities, and economically productive activities.
- The poorest and one of the most exposed areas in Bangladesh is **Cox's Bazar**. There are still significant developmental issues, which have become more severe since the inflow of Forcibly Displaced Myanmar Nationals. Special consideration must be given to this region.

### A brief of the targeting approach

#### Targeting:

In urban regions, the program chooses participants who fall into the USD 3.2 daily income range, while it continues to focus on households with an income of USD 1.9 in rural, coastal, and difficult-to-reach areas. Persons with physical and/or mental disabilities make up about 5%

of all participants and/or their households. With the exception of those with disabilities, who will be targeted for participation, all participants will be women. As a result, vulnerable women, young women, and seniors who live in remote, urban, and rural areas make up the general participants. They will have low incomes, be at risk from climate change, be widowed, divorced, or abandoned by their spouses, and/or live in families headed by women. Ultra-poor homes with child labor are included in the selection criteria, indigenous communities are also going to be selected extensively in the days to come.

BRAC chooses 100,000 participants nationwide each year. BRAC uses both field and desk-based identification to guarantee the selection of the most deserving participants (Targeting The Ultra Poor Programme Brief, 2016). Using poverty maps produced by many organizations, including the World Food Programme and the Bangladesh Bureau of Statistics, BRAC chooses which districts will operate UPG. After completing their selection procedure, BRAC performs Participatory Rural Appraisals or Focus group discussions.

#### **Targeting based on Geography:**

The World Food Programme, the World Bank, statistical data, economic reports, and poverty maps are used in this section to identify the poorest districts for implementation.

1. The locations with the highest rates of extreme poverty are chosen using national poverty maps, and they are then confirmed using secondary sources and economic reports.
2. The program capacity, funding, and strategy are used to establish the number of target regions. Once a region is shortlisted, a non-formal evaluation is carried out with local stakeholders, such as the government, NGOs, other World Vision programs, and microfinance institutions, to confirm the information from the poverty maps and get advice on how to implement in the region.
3. Scorecards may be used to monitor essential services like roads, power, water, and healthcare when prior knowledge of a region is limited and employees cannot access internal programs.
4. The locations are ranked by vulnerability. The graduation program is chosen from the locations with the greatest vulnerability.

#### **Participatory Rural Appraisal or PRA:**

**Rapport Building:**

BRAC staff members visit a chosen village to observe the conditions of the underprivileged people of that particular region. BRAC urges villagers to complete a Participatory Rural Appraisal after seeing the level of poverty.

**Identifying the Participants:**

Three people make up a PRA team. They finish the social mapping with the help of the invited neighborhood residents. This creates a rating of each participant's wealth. Based on their level of wealth, the ranking divides the households into five to six groups.

**Questionnaire Survey:**

Verification: People who rank in the top three categories for least wealth are taken into account for the final phase of selection and the questionnaire survey.

Seven to nine volunteers are chosen for each PRA from each location using Bangladesh's poverty data. Every year, BRAC conducts 12–14,000 PRAs to successfully select 100 000 participants for the targeted selection

**Components of the Programme**

Over the course of two years, the UPG program provides women participants with comprehensive assistance. Participants who live in urban areas, are at risk from climate change, are difficult to reach, and may also be people with disabilities or members of indigenous groups will receive further customized contextually relevant program support. The actions taken as part of the program are considered project components.

These components are not directly responsible for bringing about game-changing changes when seen in separation, but when combined with the other moves of the program, they become major game-changers on which the success of the program heavily depends. The UPG program employs a multifaceted strategy and a two-year time-bound intervention. The following elements will often be included in the package of interventions provided over the two-year cycle:

**Enterprise Development training:**

Training for enterprise development is made accessible to participants once they choose the particular enterprise of the asset that they will get. Before the participant receives her productive asset transfer, a half-day technical training session is held to help her develop her asset management and income-generating skills. One-on-one training sessions are held with 8–10 participants at an open-air venue in the community, and they may be modified further as needed to offer training and orientation in front of the participant's family at her home. In contrast to theoretical training received in a classroom, this adaptive method is anticipated to offer more hands-on practical demonstration. It also spreads information to participants' family members and neighbors. To maximize their earning potential and lower risk of loss, participants are given the option to combine two firms, both farm-related and non-farm-related, such as livestock, poultry, agriculture, and goat-rearing businesses, etc. (Moqueet et al., n.d.-a)

**Asset transfer:**

Participants in Group 1 receive a one-time grant in the form of in-kind productive assets (such as livestock, agricultural products, or non-farm products) to assist launch their livelihoods through the creation of microenterprises. Participants decide on their own means of support based on their skills and background. However, in order to assess the viability of local businesses, market research is conducted. For Group 2 members, a mix of an interest-free loan and a partial grant will be used to offer cash for building microenterprises. These two groups will only be qualified for a partial grant in order to provide them the opportunity to learn money management skills and develop higher self-confidence because they are less susceptible than Group 1 members. To help the UPG program achieve Group 3, 100% interest-free loans will be provided to ensure maximum reach.

**Coaching in-person through frequent group and home visits:**

A significant program component is intensive monitoring and hands-on coaching. A higher emphasis is placed on enhancing life skills, offering health and social awareness, and assisting them in boosting their confidence in addition to measuring the asset development progress.



After the participant receives their productive asset, hands-on trainings begin with a combination of home and group visits and continue until the participant graduates from poverty. A typical home visit involves frontline personnel spending 20 to 25 minutes with participants and their families every two weeks in order to give one-on-one coaching and training on money management, asset building and diversification, and social problem awareness. The availability to and control of income by women, dowries, early marriage, family planning, domestic abuse, drug addiction, nutrition, disaster preparedness, children's education, sanitation, and health problems (both communicable and non-communicable) are a few of the social concerns mentioned. This modified method will cause knowledge to spread to participants' families and neighbors who usually chance to be standing close and listen.

Because of the majority of participants being provided non-farm enterprises owing to a lack of homestead space, the impossibility of farm enterprises, and the higher revenue potential of non-farm companies, the home visit modality will be changed in the case of the Urban UPG program to business visits. This also implies that frontline field workers will visit the participant's enterprise, such as stores and vegetable carts, to educate participants on business growth and financial planning, even though the enterprise may not necessarily be close to the participant's home. (Moqueet et al., n.d.-b)

**Savings:**

Participants will have access to savings and other financial help through an account they may use to access financial services. Creating routes toward sustainable graduation and fostering resilience to shocks are considered as being largely dependent on developing a savings habit. With the dual goals of a) institutionalizing saving habits among the ultra-poor and b) generating money that the ultra-poor may use for investments or crisis management, BRAC has created a flexible savings instrument for the ultra-poor. The project will provide them the option of matching savings of BDT up to 100 per month to encourage them to save. (Moqueet et al., n.d.-a)

**Graduation Criteria:**

In this figure the first column represents the Pillars of graduation as discussed before, the second column sets the graduation criteria and the third column represents the indicators that are used while measuring whether a participant is graduated or not. (Moqueet et al., n.d.-a)

Table 1: BRAC UPG Graduation Pillars

<p><b>Social Protection</b></p>	<ul style="list-style-type: none"> <li>• The household has access to the essential services (health, safety nets, and clean water sources)</li> <li>• All family members are in good health and have access to food.</li> <li>• The household has enough money to cover its basic necessities.</li> </ul>	<ul style="list-style-type: none"> <li>• Children at risk of malnutrition demonstrate a healthy rate of weight gain for age.</li> <li>• All members of the home had at least two nutritious meals per day over the previous week</li> <li>• The household earns more average monthly revenue than is required to fulfill basic monthly consumption needs.</li> </ul>
<p><b>Livelihoods Promotion</b></p>	<ul style="list-style-type: none"> <li>• The household exhibits increased asset accumulation and ongoing participation in lucrative and varied livelihoods.</li> <li>• Multiple income streams that are more than typical household expenses</li> </ul>	<ul style="list-style-type: none"> <li>• Since the initial transfer, the value of productive assets has doubled.</li> <li>• The household has market access and at least two productive assets.</li> </ul>
<p><b>Financial Inclusion</b></p>		<ul style="list-style-type: none"> <li>• Household savings exceed a certain threshold (decided</li> </ul>

	<ul style="list-style-type: none"> <li>• Savings by the household have significantly increased.</li> <li>• Access to and frequent participation by household in local savings mechanism</li> <li>• The household is able to borrow money</li> </ul>	<p>by the context and target group profile)</p> <ul style="list-style-type: none"> <li>• The household has at least enough savings to get through tough times, a serious crisis, or a domestic emergency.</li> <li>• A formal savings and microcredit institution is connected to the household.</li> </ul>
<p><b>Social Empowerment</b></p>	<ul style="list-style-type: none"> <li>• Members of the household belong to and take part in organizations, groups, and events in the community.</li> <li>• Children receive education</li> <li>• Everyone in the family, especially the kids, is upbeat and hopeful.</li> <li>• Female home members have the same rights to speak up and make</li> </ul>	<ul style="list-style-type: none"> <li>• Family members take part in neighborhood events or social gatherings</li> <li>• Men help with household duties</li> <li>• Every child is on schedule to finish primary and secondary school.</li> <li>• Children receive equal opportunities and treatment regardless of gender.</li> <li>• Every child expresses a sense of security, affection, and ambitions for the future.</li> <li>• The participant presents a distinct future vision</li> <li>• Women can manage their own assets.</li> </ul>

	<p>decisions as male household members.</p>	<ul style="list-style-type: none"> <li>• Both men and women manage finances in the home.</li> <li>• An increase in the knowledge, expertise, self-assurance, and leadership of women</li> <li>• If applicable, women of reproductive age use family planning</li> </ul>
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## 2.4 SWOT Analysis

### Strengths:

1. **Broad geographic coverage:** BRAC's UPG program operates in a number of different Bangladeshi areas. The program can target and help a huge number of extremely impoverished people because to its broad reach.
2. **Holistic strategy:** The UPG program adopts a thorough and multifaceted strategy for reducing poverty. Along with putting a strong emphasis on revenue generating, it also offers social assistance, skill development, and access to necessities like healthcare and education.
3. **Strong institutional capacity:** BRAC is a well-known organization with years of expertise carrying out development activities. The institutional capability and skills play a role in the UPG program's successful implementation and long-term viability.
4. **Collaborations:** To maximize resources, exchange information, and increase the effect of the UPG program, BRAC actively collaborates with funders, government organizations, and other stakeholders. The efficiency and reach of the program are strengthened by these alliances.

**Weakness:**

1. **Limitation of Resources:** The UPG program confronts resource restrictions, much like nearly every other development endeavor. The program may not be able to reach more ultra-poor people or offer all beneficiaries adequate help due to a lack of financing and resources.
2. **Dependency:** The program is somewhat dependent on donor money, which may be unpredictable and vulnerable to shifting objectives. The viability and continuance of the project may face difficulties as a result of this reliance on outside financing sources.
3. **Complicated targeting procedure:** To find and choose participants for the UPG program, a careful targeting procedure is used. Although this guarantees that the most worthy candidates are chosen, the procedure' intricacy and length may cause delays and administrative difficulties.

**Opportunity:**

1. **Partnership growth:** BRAC can look into chances to establish strategic alliances with local authorities, NGOs, and businesses. Collaborations can help the program reach more people, gain access to more resources, and have a greater effect.
2. **Technological developments:** Using new technologies can improve the effectiveness of program operations, data management, and monitoring. Examples of these technologies include applications for mobile devices, digital platforms, and statistical analytics. Adopting these technology advancements can enhance program efficacy and decision-making procedures.
3. **Sharing information and expanding it:** BRAC's UPG program has accumulated a lot of skills and knowledge in tackling ultra-poverty. The organization may use this information to spread best practices, participate in policy discussions, and promote the expansion of comparable initiatives on a national and international level.

**Threats:**

1. **Economical, sociopolitical instability:** The UPG program's execution and its capacity to assist vulnerable populations may be impacted by instability at the nationwide or regional levels, such as economic downturns, political unrest, or natural catastrophes.

2. **Donor Priorities:** Priorities of donors may change over time, which may have an impact on the resources available for initiatives to reduce poverty. The continuation and expansion of the initiative might be threatened by this ambiguity.
3. **Rivalry with other businesses:** There may be rivalry for funds and resources from other NGOs and development groups operating in the same sector. To be competitive, BRAC must continually innovate, show the value of its work, and set itself apart from other programs.

## 2.5 PESTEL Analysis

### Political Aspects

**Government Policies:** The UPG program at BRAC operates within the confines of applicable laws and regulations. The execution and funding of the program can be significantly impacted by changes in governmental policy, such as measures for reducing poverty or social welfare programs.

**Political Stability:** The UPG program must operate smoothly in Bangladesh for it to be successful. Political upheaval or instability can stymie program operations and make it more difficult for the program to accomplish its goals.

### Economical aspects

**Economic Development:** The general economic development of Bangladesh is essential to the UPG program's success. Economic expansion can provide doors to employment and income creation, both of which are necessary for program participants to escape poverty.

**funds and Resources:** The scope and efficacy of the UPG program are directly impacted by the amount of funds and resources that are available from donors and the government. The availability of funding for initiatives to reduce poverty can be influenced by changes in donor priorities and economic conditions.

## **Social and cultural aspects**

**Morals and Practices:** Socio-cultural aspects affect how well the UPG program is received in the neighborhood. The desire of extremely impoverished people to participate in the program and its activities may be influenced by cultural beliefs, gender dynamics, and societal standards.

**Education and Consciousness:** The efficacy of the program may be impacted by the degree of education and awareness among the target populations. The ultra-poor population's acceptance and involvement with the UPG program may be improved by educating and promoting its advantages.

## **Technological Aspects**

**Technological developments:** The UPG programme's efficacy and efficiency may be improved by utilizing technology and digital tools. Mobile applications, data analytics, and digital platforms are examples of technological developments that can enhance program monitoring, communication, and data management.

## **Environmental Aspects**

**Climate Change:** The UPG programme may be significantly impacted by environmental variables including climate change and natural catastrophes. Climate-related dangers, such as floods and droughts, can make people more vulnerable and make it more difficult for programs to help the really poor.

## **Legal Aspects:**

**Adherence and Regulations:** The UPG programme complies with Bangladeshi legal requirements. For the program to be implemented and continue, compliance with laws and regulations, such as employment rules and reporting requirements, is crucial.

## 2.6 Porter's Five Forces Analysis

### **Threat of New Entrants:**

The hazard posed by new participants in the UPG program is minimal. BRAC has made a name for itself in the development field as a reputable organization with a wealth of expertise in initiatives to fight poverty. The requirement for significant financial resources, program implementation experience, and existing connections with stakeholders and communities are some of the entrance hurdles.

### **Bargaining power of Suppliers:**

The UPG program's vendors have comparatively little negotiating strength. To guarantee the seamless execution of the program, BRAC works closely with a variety of stakeholders, including government entities, funders, and partner organizations. While vendors like technology companies or training centers contribute to the program's success, BRAC's strong position and long-standing connections allow it to negotiate advantageous terms and get access to vital resources.

### **Bargaining power of Buyers:**

The UPG program's participants who are extremely destitute have limited negotiating power. These people frequently don't have access to basic necessities like education, healthcare, and banking services, therefore they rely on help from organizations like UPG. However, BRAC works to include people in the decision-making process and empower them, ensuring that their needs and views are heard.

### **Threat of Substitute:**

The likelihood of the UPG programme being replaced is not very high. The UPG program, which combines access to financial services, social empowerment, and livelihood assistance, is created exclusively for those who are extremely poor and offers a complete strategy for ending poverty. Although there may be other initiatives to reduce poverty, BRAC's UPG programme stands out for its all-encompassing and specialized approach to meeting the special requirements of the ultra-poor people.



### Competitive rivalry intensity:

In the framework of the UPG program, the level of competitive competition is quite modest. BRAC has a competitive edge over other organizations and NGOs engaged in the development sector because of its vast expertise, size, and reputation. Furthermore, BRAC's significant emphasis on partnerships and collaboration with many stakeholders promotes cooperation rather than ferocious competition.

## 2.7 Organogram

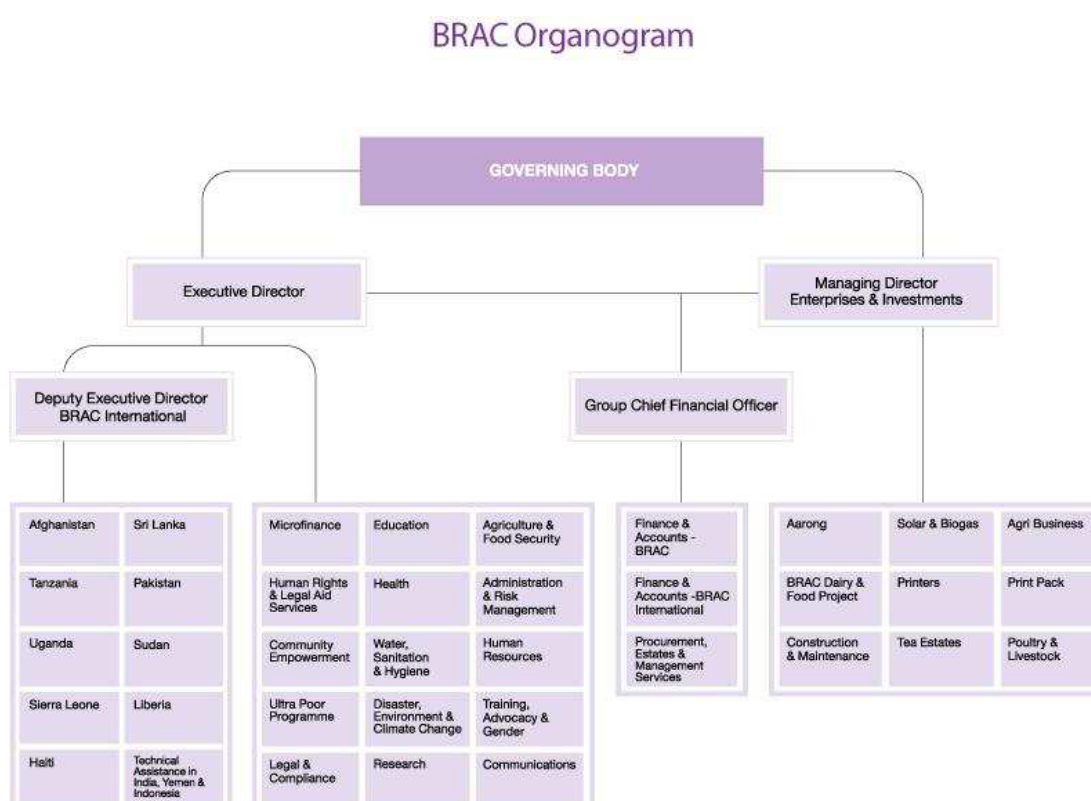


Figure 1: BRAC Organogram (Ultra-Poor Graduation Programme, n.d.)

The following is a typical illustration of BRAC's organizational structure, which is huge and has several departments and divisions:

**Board of Trustees:** The Board of Trustees sits atop the organizational hierarchy and is responsible for the overall direction, management, and supervision of BRAC's operations.

**Executive Management:** Senior executives who are in charge of overall management and coordination of BRAC's activities make up the executive management team. The Executive

Director, the Deputy Executive Director, and other senior management posts are included in this.

**Programs and Enterprises:** BRAC runs a number of programs and businesses geared at various industries and development areas. A program head or director oversees each enterprise or program. Several of the important initiatives and businesses include:

**BRAC International:** This organization is in charge of managing BRAC's operations abroad.

**BRAC Bangladesh:** Oversees BRAC's projects and programs in Bangladesh.

**BRAC Ultra Poor Graduation:** The Ultra Poor Graduation (UPG) program from BRAC is a ground-breaking effort to combat severe poverty among the ultra-poor people. The program was created to address the particular requirements of this underprivileged population, which was frequently left out of traditional development strategies. UPG adopts a comprehensive strategy by offering a variety of support, including social empowerment initiatives, productive asset transfers, training in earning a living, and healthcare services. Due to its success in assisting extremely low-income households to improve their living conditions, end the cycle of poverty, and make sustained social and economic growth, UPG has garnered attention on a worldwide scale.

**BRAC Education:** The BRAC Education Program is dedicated to offering top-notch instruction and skill development.

**BRAC Health Program:** The BRAC Health Program aims to raise public knowledge of health issues and improve healthcare services.

**BRAC Microfinance:** Provides financial inclusion initiatives as well as microloan services.

**BRAC Social Enterprises:** Takes part in corporate and social projects to bring in long-term funding for BRAC's social activities.

### **Support Activities**

BRAC also offers a number of assistance activities that offer services and assistance to the projects and businesses. These activities include of:

**Human Resources:** oversees hiring, working conditions, and HR regulations.

Budgeting, accounting, and financial management are handled by the department of finance and accounts.

**Administration:** Controls infrastructure, logistics, and administrative services.

**MEAL (Monitoring, Evaluation, Accountability, and Learning):** Ensures that the programs of BRAC are effectively monitored, evaluated, and learned from.

**Communications:** In charge of branding, public relations, and internal and external communications.

**Research:** Conducts research and assessments to help inform policy advocacy and program tactics.

**Legal and Compliance:** Manages legal issues, provides legal advice, and guarantees adherence to laws and regulations.



## **Chapter 3: Industry Analysis**

Non-Governmental Organizations (NGOs) have been playing an important role in Bangladesh for many years in various areas such as poverty alleviation, education, health, women empowerment, and disaster management. There are more than 4,000 registered NGOs in Bangladesh, with a total of over 4.3 million staff and volunteers working in different sectors.

The NGO industry in Bangladesh has grown rapidly over the years and has become a vital component in the country's socio-economic development. NGOs like BRAC, Grameen Bank, and Prothom Alo Trust have made significant contributions to the country's development by implementing various programs and initiatives aimed at reducing poverty, improving health and education, and empowering women. (Hossain & Matin, 2004)

### **3.1 Industry Size**

BRAC implies its different programs in numerous fields such as eradicating poverty, healthcare, social development, education etc. BRAC spent a total of BDT 112.8 billion in 2020. Governments, foreign relief agencies, corporate philanthropists, and other organizations and individuals provide grants and donations that cover the majority of BRAC's costs.

In terms of workforce, BRAC is among the biggest non-governmental organizations in the world. As of 2020, BRAC employed 96,880 individuals in full- and part-time positions.

It is important to keep in mind that Bangladesh is home to a number of different non-governmental organizations, including CARE Bangladesh, ASA, and Grameen Bank.

However, it is challenging to estimate the precise size of the NGO industry in Bangladesh due to the dearth of publicly available data.

### **3.2 Environment of Competition and Changes**

#### **Environment of Competition:**

BRAC faces competition from other NGOs and development organizations working in Bangladesh as a non-governmental organization (NGO). Grameen Bank, Proshika, Shakti Foundation, Prosika Organization, Jagorani Chakra Foundation, Thengamara Mohila Sabuj Sangha (TMSS)

are a few of BRAC's main rivals in Bangladesh. In addition, a number of foreign organizations compete with BRAC in the field of development, including Oxfam, CARE International, Save the children, World bank, Asian Development Bank and the United Nations Development Programme (UNDP).

### **Changes in the Competitive Environment:**

Over time, Bangladesh's development industry has experienced major changes in the competitive environment. New NGOs and development organizations have appeared up in the nation, raising the level of competition in the field. More players have entered the market as a result of initiatives the Bangladeshi government has taken to promote development activities in the nation.

The COVID-19 epidemic has also recently presented Bangladesh's development sector with a number of hitherto unheard-of difficulties. NGOs and development groups have been compelled to adjust to the changing requirements of the people they serve since the epidemic has caused economic hardship for many individuals in the nation. As a result, NGOs are now more competitive than ever as they compete to provide help and to support those who are affected.

With a strong emphasis on eradicating poverty and fostering social development, BRAC has retained its position as the largest NGO in Bangladesh in this competitive climate. The company has continued to expand its operations to new regions of the nation while adjusting to the shifting requirements of the people it serves. BRAC continues to be an important player in Bangladesh's development sector despite competition from other NGOs and development groups.

### **Trend of Yearly growth of BRAC**

Regarding its overall activities and influence, BRAC has been on a solid growth trajectory. The organization's overall expenditure climbed from BDT 130.9 billion in 2018 to BDT 143.4 billion in 2019, representing a growth rate of 9.6%, according to its annual report.

With its outstanding loan portfolio growing from BDT 151.7 billion in 2018 to BDT 171.2 billion in 2019, representing a growth rate of 12.9%, BRAC's microfinance program also saw

good growth trends. Additionally, with a growth rate of 16.2%, the number of microfinance borrowers increased from 6.7 million in 2018 to 7.8 million in 2019.

is important to note that BRAC's operations and growth pattern have been significantly impacted by the COVID-19 epidemic. BRAC had to change its programs and operations in 2020 to handle the difficulties the pandemic brought along. In comparison to 2019, the organization's total expenses reduced by 4.4%, while its total revenue dropped by 9.6%. However, BRAC's microfinance program continued to expand, as evidenced by the 10.3% rise in its outstanding loan portfolio from 2019 to 2020.

In terms of the population served by BRAC's activities, the organization has steadily increased its reach over time. The same annual report states that BRAC touched 147.8 million people overall in 2020, an increase of 5.8% from the year before. The company also states that 8.4 million consumers received microfinance services from it in 2020, an increase of 6.3% from the year before.

Over the years, BRAC has also increased the number of nations in which it conducts business. According to the BRAC Annual Report 2020, BRAC is now active in 12 nations, including Bangladesh, Afghanistan, Pakistan, Tanzania, and others.

BRAC has had good development overall throughout the years, with steady increases in its income, net worth, and the number of people it has been able to serve via its many programs. The organization's success has also been aided by its expansion into other nations.

### **3.3 Maturity of the Industry**

An industry's stability and development stage are referred to as its maturity. It is frequently judged using criteria including market expansion, rivalry, innovation, and the regulatory environment. To assess the current situation and future prospects of the development industry, which includes businesses like BRAC UPG, it is critical to take into account the maturity of the sector.

The development sector itself is already at a mature stage. The following are some essential traits of the industry's maturity:

**Establishment in the market:** In Bangladesh, Development sector is one of the key prayers for the socio-economic development. BRAC has been here for a long while and established a solid reputation in the country. BRAC is currently one of the biggest names in the world.

**Competitiveness:** Competition among development groups has been more intense as the sector has grown. Many NGOs and nonprofit organizations are actively engaged in related fields of activity, causing competition for money, resources, and project implementation.

**Regulatory Environment:** The development sector operates within a clear regulatory environment. In order to guarantee openness, accountability, and efficacy in development initiatives, governments and international organizations have set rules, regulations, and standards. To maintain credibility and obtain money, organizations like BRAC UPG must adhere to certain standards.

**Innovation:** In spite of the industry's maturity, there is an increasing focus on innovation and adjusting to new demands and difficulties. To effectively handle complex societal concerns, development organizations are looking into new strategies, technology, and collaborations. The sector is able to remain relevant and adaptable to changing conditions because to its emphasis on innovation.

### **3.4 External economic factors and their effect of the industry**

#### **Economic expansion**

The development sector is significantly shaped by a nation or region's overall economic progress. Increased government spending, business investment, and charitable giving are frequently results of higher economic growth, and these factors can help make resources and finance for development initiatives more readily available. For organizations like BRAC UPG, however, economic downturns or recessions may result in decreased financing, budget cuts, and a more difficult financial environment.

#### **Government Priorities and Policies:**

The development business is directly impacted by government priorities and policies. The priority regions, target audiences, and financing prospects for organizations are influenced by the funds that governments allot and the development goals they establish. Depending on how



closely they correspond with the objectives and operations of organizations like BRAC UPG, changes in governmental policies, laws, and political environments can have either good or negative consequences on the business.

#### **Funding and Donor Landscape:**

The business is greatly impacted by the availability and distribution of financing from a variety of sources, including government organizations, foreign donors, charitable foundations, and corporate social responsibility programs. Economic variables like as economic expansion, geopolitical circumstances, and global economic trends might affect donors' motivation and capacity to support development initiatives. Changes in financing priorities, funding patterns, and donor preferences may have an effect on how resources are allocated and how financially stable organizations like BRAC UPG are.

#### **Cost of Living and Inflation:**

The operations and sustainability of development organizations are impacted by cost of living and inflation. High inflation rates may put financial resources under stress and restrict the scope and efficacy of programs by raising the cost of products, services, and operating expenditures. To keep their services accessible and effective, organizations like BRAC UPG must adjust to inflationary pressures and manage their resources effectively.

#### **Economic Opportunities and job:**

A nation or region's development environment can be influenced by the availability of economic opportunities and job chances. Through numerous livelihood projects, organizations like BRAC UPG frequently strive towards eradicating poverty and empowering people. A favorable environment for the effectiveness and sustainability of development projects may be created by economic variables that support the creation of jobs and the development of skills.

### **3.5 Seasonality**

Seasonality may have particular significance for BRAC UPG and the development sector. Even if the idea of seasonality is frequently connected to sectors like tourism or agriculture, it may nevertheless be used in the development industry. The following are some crucial elements of seasonality in the context of BRAC UPG:

**Implementation of the Program:**

Seasonal considerations may cause activity levels in some development projects to change. For instance, during the planting, harvesting, or off-season times, agricultural-based initiatives or livelihood programs that incorporate farming operations may see varying degrees of involvement and demand. Within BRAC UPG, this may have an impact on staffing, program planning, and resource allocation.

**Cycles of financing and donations:**

Seasonal variations in the availability of funds or donations can also be noted. Some funders or donors may have predetermined cycles or times when they distribute funds or hold financing rounds. To ensure timely access to financial resources, BRAC UPG must be able to match their funding requests, project schedules, and budgeting with the seasonal cycles of their donor base.

**Awareness Campaigns:**

Seasonal events or public awareness campaigns may have an impact on program demand and participation. For instance, there could be more public awareness or media coverage of topics like education, health, or disaster preparedness at certain times of the year. These seasonal possibilities may be used by BRAC UPG to further engage the public, promote awareness, and carry out outreach initiatives.

**Employment and HR:**

The availability and allocation of personnel and human resources within BRAC UPG may also be impacted by seasonal factors. For instance, there can be a greater need for program coordinators or field workers during particular times when activities are busier or certain events take place. Smooth program execution depends on managing workforce numbers, contracts, and hiring procedures in line with seasonal variations.

## **3.6 Technological Factors**

Organizations like BRAC UPG may experience substantial changes as a result of technological developments, which have a considerable influence on the development business. Following are some significant technical influences and how they affect the sector:

- Process digitization and data management have been made possible by technological advancements, which have also made reliable data management solutions available. Utilizing technology, BRAC UPG may increase the efficacy and efficiency of monitoring and evaluation initiatives by streamlining data collection, analysis, and reporting. Additionally, real-time data collecting may be facilitated through digital platforms and mobile applications, improving the precision and timeliness of information.
- The efficient running of BRAC UPG's activities depends on the accessibility and availability of ICT infrastructure, including as internet connectivity, mobile networks, and communications systems. Effective communication, information exchange, and coordination between field employees, stakeholders, and beneficiaries are made possible by reliable ICT infrastructure. It also makes it possible to use cutting-edge technical innovations like remote monitoring and online training courses.
- New avenues for carrying out development initiatives have been made possible by technological breakthroughs. In order to boost financial inclusion and the provision of livelihood assistance to program participants, BRAC UPG can look into the usage of technologically enabled solutions like mobile banking and digital financial services. Adopting cutting-edge technology can also improve program implementation's openness, accountability, and efficiency. Examples of these technologies include blockchain and artificial intelligence.
- Although technology has enormous promise, it is important to take the digital divide into account and provide fair access to information and technology. The different degrees of technology access and literacy among program participants and stakeholders must be taken into consideration by BRAC UPG. Through focused capacity-building projects, including training and resources to improve digital skills and knowledge, efforts should be made to close the digital gap.

### **3.7 Regulatory, Political and Legal Concerns**

The activities of organizations like BRAC UPG and the environment in which they operate are substantially influenced by political, legal, and regulatory considerations. The following are some major issues in these areas:

- The development sector is directly impacted by government policies and regulations. BRAC UPG must pay special attention to and abide with all applicable laws, rules, and regulations. Regulations governing social assistance programs, labor legislation, taxation, and financial reporting requirements are a few examples of these. Transparency, accountability, and sustainability of program execution are guaranteed by adherence to these laws.
- Governments, international organizations, foundations, and private contributors are just a few of the financial sources that the development industry largely depends on. The financial security and sustainability of BRAC UPG's activities can be significantly impacted by changes in donor priorities, political priorities, and money availability. The organization must keep good relationships with its donors, keep up with available financing options, and adjust to shifting financial dynamics.
- Effective governance and political stability are essential for the efficient running of development initiatives. The political stability of the various geographic locations where BRAC UPG operates can have an impact on how well a program is carried out. Uncertainties and difficulties might be brought about by instability, political upheaval, or changes in governmental policies. Maintaining positive connections with local government officials and stakeholders might help you avoid any possible political risk.
- Adhering to legal requirements and moral principles is essential for the development industry. Laws pertaining to gender equality, child protection, labor rights, and other human rights must all be upheld, according to BRAC UPG. Furthermore, ethical factors including preserving beneficiary rights, guaranteeing confidentiality, and encouraging inclusive behaviors should take precedence. Respecting legal and ethical obligations improves an organization's reputation and results in sustainable development.
- BRAC UPG may actively participate in lobbying and policy influencing activities to support supportive legislative and political settings for initiatives aimed at reducing poverty. The organization can have an impact on policies, regulations, and laws to address systemic challenges and provide an enabling environment by working with other stakeholders, taking part in policy dialogues, and making evidence-based recommendations.



**Chapter 4: Description of Main Duties  
and Job activities**

## 4.1 Recurring Tasks

I participated in a variety of regular tasks that helped the MEAL unit of BRAC UPG function and achieve its goals when I was an intern there. I conducted the following regular duties during my internship:

### **Writing Reports:**

As a part of the MEAL unit, I routinely wrote reports based on the data and conclusions that had been reviewed. This includes presenting data visualizations, summarizing significant results, and making program improvement suggestions.

### **Archiving and documentation:**

I kept accurate records of all project-related material, including reports, data gathering methods, and procedures. By doing this, it was made sure that all the data was well-organized and simple to access for future reference or audits.

### **Attending meetings:**

Meetings, talks, and knowledge-sharing sessions were all things in which I actively engaged. This included making suggestions, giving updates on existing work, and requesting clarity on given duties or responsibilities. My team gave me an opportunity to be a part of all the important meetings that were held in the head office and outside of head office so that I can get a proper learning experience and also understand the fundamentals of taking meeting minutes and essential notes throughout the entire time.

### **Literature**

### **Review:**

I did literature reviews on pertinent subjects or areas of research relating to the UPG program as part of my recurrent assignments. In order to obtain data and insights for program development and evidence-based decision making, this required searching for academic articles, studies, and publications.

### **Training & Competence Building:**

I took part in training sessions and activities that the MEAL unit arranged to build capacity. Workshops on data gathering methods, research methodology, and data analysis tools were included in this. I was able to improve my knowledge and abilities in the subject of MEAL thanks to these courses.

**Graphical illustration:**

I took part in training sessions and activities that the MEAL unit arranged to build capacity. Workshops on data gathering methods, research methodology, and data analysis tools were included in this. I was able to improve my knowledge and abilities in the subject of MEAL thanks to these courses. made different presentations based on priorities which were later on presented in several important meetings. Illustrated several graphical contents which were later on provided to programme staffs. Made short summary of the key findings of several reports and later on illustrated them as graphical contents.

**4.2 Working condition and functions:**

The MEAL unit of BRAC UPG offered an organized and dynamic work environment via its operations. The regular workday and any atypical workdays are described below:

**Regular Working Day:**

Regular office hours were followed by the MEAL unit's standard operating hours, which were typically from 8:30 AM to 5:00 PM. It was expected of interns to show up on time and keep office hours. Interns would do a variety of duties allocated to them during the course of a normal workday, including data analysis, drafting reports, reviewing literature, and assisting monitoring and evaluation operations. They would collaborate on projects and seek direction as necessary while maintaining close contact with their managers and coworkers.

**Field Trips:**

Interns in the MEAL unit occasionally get the chance to go on field trips. These outings were intended to provide participants hands-on exposure to and personal knowledge of how UPG initiatives are implemented in various locales. On field visits, participants visited project locations, spoke with recipients, conducted surveys or interviews, and observed program operations. Depending on the destination, field visits typically required interns to spend a few days or longer away from the office.

**Work-Life Balance:**

The MEAL team understood how crucial it was to have a positive work-life balance. Supervisors and coworkers encouraged interns to take breaks, rest, and manage their workload while still expecting them to complete their tasks and meet deadlines. In order to help us to

maintain a balance between their obligations to their internship and their personal lives, the unit worked to develop a helpful and welcoming work environment.

**Professional Development:**

Along with their regular duties and obligations, MEAL interns were also urged to participate in professional development programs. Attending training sessions, workshops, or seminars on monitoring, evaluation, and data analysis may fall under this category. These opportunities gave interns the chance to develop their abilities, increase their knowledge, and keep up with current events and industry best practices.

Overall, the MEAL unit's working environment was organized and well-balanced. Regular office hours were followed by a standard workday that occasionally included field trips and the potential for overtime. Apart from professional growth, BRAC promotes a healthy work-life balance and a very healthy working environment.

### **4.3 Challenges that were faced by me**

There were a few challenges that I faced in my tenure as an intern. These difficulties provided a learning opportunity for me as a recent business graduate as well as a chance for personal development. These are a few of the challenges I ran into:

**Getting to Know the Work:**

At first, I had trouble getting to know the precise procedures, tools, and methodology employed in the MEAL unit. I was somewhat new to the subject M&E, so it took me some time to comprehend the ideas and how they could be used in the company.

**Language and Communication:**

During my internship, I had to communicate with staff members who had different educational backgrounds and degrees of English ability. This occasionally presented difficulties for clear communication and comprehension. To guarantee efficient communication, I rapidly adjusted and picked up on using clear, succinct language and asking for clarification when necessary.

**Multicultural Working Environment:**

I was exposed to a multicultural and diversified work environment while working for a development agency like BRAC. I came across cultural disparities in work procedures,



communication methods, and social standards. But I saw these disparities as chances to grow and adapt, which broadened my viewpoint and improved my intercultural ability.

**The handling of data and analysis:**

As a business graduate, I was familiar with these principles, but putting them into practice in the real world presented its own set of difficulties. In order to meet the criteria of the MEAL unit, I had to learn new data analysis tools and methods. However, I was able to overcome these difficulties and advance in data administration and analysis thanks to the advice and assistance of my bosses and coworkers.

**Time management:**

It was occasionally difficult to juggle several projects and fulfill deadlines. The nature of the job at the MEAL unit demanded efficient time management and prioritizing because it included managing many assignments at once. I discovered how to adjust by becoming more organized, making plans, and asking for help when I needed it to guarantee that chores were done on time.

## **4.4 Main job duties and responsibilities**

I was given a variety of responsibilities to complete during my internship with the UPG program, which gave me invaluable expertise and insight into the development industry and the workings of BRAC. Few of the most significant tasks I worked on was:

### **1. Introduction with different units of UPG Team**

I had the chance to meet the UPG team during the initial week of my internship. Meeting team members and learning about their responsibilities were part of this process. I gained knowledge about the team's routine tasks and how they carry out the UPG program through these contacts.

I was given the chance to investigate the UPG program's many units in order to have a greater grasp of it. I got to know different units involved in UPG to know how the collaboration of different units helped the efficient implementation of this programme. Learning about the many initiatives undertaken by the UPG team, including (PRAs), financial awareness education, and livelihood support, was a part of this. Through this investigation, I was able to learn more about the program's operations and the effects it has on its participants' lives.

## **2. Getting to know the Development sector and BRAC by going through different programme documents**

I spent some of the first week becoming acquainted with the fundamental ideas and tenets of the development industry as I was new to it. This involved reading up on the Sustainable Development Goals (SDGs) and learning about various development philosophies, including rights-based, community-driven, and participatory approaches.

Throughout my first week, I was given a number of program documents to read in order to gain a greater understanding BRAC as an organization. These consisted of program summaries, project proposals, and annual reports. I was able to have a better understanding of the organization's objective and the numerous initiatives it does by reading through these publications.

## **3. Field trip session**

I got to meet and greet with the field team of Operations of the UPG Programme. I was also able to comprehend the BRAC field staff's organizational structure better.

I watched how surveys and Participatory Rural Appraisals (PRA) were carried out in the field. I was able to learn more about how BRAC chooses participants for their programs as a result. I had the opportunity to watch Cohort 2023's participant selecting procedure. This was an eye-opening event since it gave me a better understanding of how BRAC chooses and recognizes the worthiest participants for their programs.

I got the chance to track Cohort 2022's development. This was a fantastic learning experience since I got to observe directly how the program affects the participants' life.

For the MEAL department, I was involved in the validation of income outlier data. I understood why there was a difference between the findings of the central MEAL unit and UPG MEAL unit by getting to observe the situation first-hand.

The final report of the field visit was made thoroughly by me to draft the entire understanding of the field visit and figure out the key notes and recommendations based on all the findings. This was a formal report made by me which was later on used to get a brief idea of the issues that were faced and also the terminologies that were unknown to me were taught to me by my supervisor and team members after due collaboration.

#### **4. Attending 1<sup>st</sup> Quarterly meeting of MEAL and taking meeting minutes (2 days)**

An official training conducted by BRAC H/O Team of MEAL. Here I took a part in several discussions, team building sessions, training sessions to understand the BRAC UPG logical framework, getting to know different activities that are planned to be conducted in the current year, UPGP result chain etc. It was a two entire day full of learning and taking necessary notes based on the learning that I had.

#### **5. Drafting the Travel plan for BIGD field visit**

Had to draft a travel itinerary for a field visit that is going to be done by BRAC Institute of Governance and Development. I had to talk with programme Operations staff from Khulna to connect with them and give them a brief about the Field visit and the necessary requirements of it so that they can properly host the Field visit for them. The travel plan was made by directly communicating with the Regional Managers and made sure that there are no issues from both ends

#### **6. Creating a draft summary of the Impact Assessment Report of UPG programme in Cox's Bazar**

The impact assessment report of UPG Programme that is deployed in Cox's Bazar was read thoroughly by me, I went through the entire reports of both baseline survey and Endline survey to figure out the major Indicators such as Moderate and Severe Food insecurity, Extension of Land, Social Safety Net awareness, Per Capita Income, Household expenses, Time spent for income generating assets by women, Social empowerment for women, Quality of life, Poverty probability index etc were noted down and the changes that were occurred between before intervention and after intervention were noted down by me. Also I wrote remarks about the changes so that it's easier to understand and the changes are more visible.

#### **7. Presentation based on the programme documents**

I had to prepare to make a presentation based on my learning about the programme documents to make sure I know properly about the programme and its implementation.

I assisted to prepare the presentation of DIUPG Rapid Assessment and Randomized Controlled

Trial. The design was preliminarily suggested by Senior Manager, Research but the final design was made by me.

### **8. Attended the Interns onboarding session**

It was a full day onboarding session where we had to attend different training sessions such as BRAC Overview session, BRAC Toolkit session and BRAC Safeguarding session. These sessions were very interactive and were mandatory to attend to get a brief understanding of several BRAC regulations and compliance.

### **9. Effects of Digital Financing Service (DFS) among the Ultra Poor Households in Bangladesh**

This was a survey done to understand the impact of Digital Financing Service among the UPG participants and the landscape of DFS implementation among the rural areas of Bangladesh. There were two surveys done. One was a Baseline survey and the other one was an Endline survey. Going through both of these survey reports, I had to find the Key points of both of these reports based on whom we can get a proper understanding of the study with the guidance of Senior Manager, MEAL. Then based on those findings, I had to illustrate them as a graphical content. I made an infographic poster presentation of 3 pages where all the findings were illustrated and demonstrated in an easy-to-understand way. The objective of this study was to-

1. To identify the changes in payment behaviour based on the cost-sharing method between 2 groups:- Bkash charge paid by BRAC, and; Bkash charge paid by the participant.
2. To capture the changes in digital financial behaviour among UPG programme participants.
3. To understand the participation of women in digital financial service.

### **10. Assisted to make sure Field support in Data collection of DIUPG RA of BIGD**

BIGD asked for support from the Field so that they can implement DIUPG Rapid Assessment properly. They wanted support from 3 different branches which are- Baniagram, Kuliarchar

and Tarail. from Kishoreganj. I communicated with the Regional Manager of Kishoreganj to make sure the necessary documents were ready at the branch and were physically available.

### **11. Drafting literature review on the current condition of the Indigenous People in Bangladesh**

- Introduction (IP definition in BD, population size, current problems they are facing, issues, objective of this project)
- National and international situation of Indigenous people and extreme poverty situation
- Bangladesh Indigenous People and their Extreme Poverty situation
- Research on Indigenous People and their Extreme Poverty already done - topic list and gap
- Livelihood, income generating programme (IGA), poverty reduction programme in other NGOS and Govt.
- UPG programme updated materials in Indigenous People

These were a few topics that were covered during this literature review. I also had to give a presentation on this literature review after completion of it.

### **Learning from the overall tasks**

I learned and experienced various worthwhile things from these tasks and my full internship experience, including:

a) Practical application of development concepts: I got the chance to put the theoretical information I had learned throughout my in-depth study of the development field to use during the field trip session. I could see how the UPG program was tackling the particular difficulties encountered by extremely low-income households and assisting in the fight against poverty.

b) Comprehending how the programme is implemented: I was able to see the UPG program in operation because I was on-site. I gained knowledge of the many units and their functions within the program by observing how they worked together to guarantee the success of interventions. My understanding of the challenges of program implementation and the value of efficient collaboration has been improved by this experience.

b) Participatory methods: Throughout the field trip, I kept a careful eye on the Participatory Rural Appraisals (PRA) and surveys that were carried out. I witnessed the strategies utilized to interact with communities, collect information, and guarantee beneficiaries' active engagement. The importance of participatory techniques in development work and their function in empowering communities were brought home by this practical experience.

d) Monitoring and evaluation: I had the chance to keep an eye on the data collecting and validation process while I was out in the field. My knowledge of monitoring and evaluation procedures used in development initiatives has improved as a result of this experience. I gained knowledge about the value of precise data, quality control, and the Monitoring, Evaluation, Accountability, and Learning (MEAL) department's function in assuring program effectiveness.

e) Report writing and communication abilities: As part of my responsibilities, I wrote the final report summarizing the information I learned on the field trip. Through this practice, I improved my report-writing abilities and was better able to convey important ideas, difficulties, and suggestions. It also underscored how crucial precise and clear communication is in the field of growth.

Overall, the UPG program internship gave me a thorough awareness of the difficulties and strategies for overcoming extreme poverty. I learned about the importance of community involvement, monitoring, and evaluation of programs in a practical way. These encounters have fueled my enthusiasm for the subject of development work and given me invaluable information and abilities for my next efforts.

## 4.5 Interactive modalities, Communication mode and frequency

I got the chance to work and engage with a variety of firm personnel during my internship at the MEAL section of BRAC UPG. In order to ensure efficient job execution and team member collaboration, communication was essential. The following information relates to encounters at work, communication methods, and frequency:

**Team Meetings:** We had regular team meetings to coordinate our activities, talk about the status of the project, and give updates. These gatherings served as a forum for free discourse,

idea generation, and decision-making. Depending on the needs of the project, these were often done monthly or biweekly.

**One-on-One Meetings:** I got the opportunity to meet privately with my manager and the other team members. These sessions enabled additional in-depth talks, task explanations, comments on my work, and advice on certain project-related concerns. These sessions were often planned every two weeks or once a month, although the frequency varied depending on the need and availability.

**Communication Via Email:** Email was the main method of communication used for information exchange, project updates, and clarification requests. Within the team, it was utilized for both professional and casual communication. I would frequently contact my boss, my coworkers, and other stakeholders to make sure that I was communicating in a clear and simple manner.

**Face-to-Face communications:** In addition to electronic communication, in-person encounters were a crucial component of workplace relationships. I got the chance to have in-person conversations, share expertise, and develop connections with coworkers and stakeholders via field trips or team events.

Depending on the demands of the project, the deadlines, and the team members' availability, communication frequency changed. To create a harmonious and successful working atmosphere, regular and effective communication was maintained. The urgency, intricacy, and personal preferences of the parties involved all affected the communication method.

The MEAL unit of BRAC UPG was characterized by work relationships and communication that were generally open and collaborative, stressing efficient communication channels and regular exchanges to guarantee successful project execution.

## **4.6 Working tools that I got to Learn**

I got the chance to work with a variety of tools and software during my internship in the MEAL section of BRAC UPG, which was helpful for doing my duties successfully. These practical tools were extremely important for managing, analyzing, and reporting the data. I utilized a few important tools throughout my internship, including:

**Microsoft Excel:** For data entry, data cleansing, and simple data analysis, Microsoft Excel was widely utilized. I used Excel's tools to do computations, create charts, and generate reports while also organizing, sorting, and filtering massive datasets.

**Data Visualization Tools:** I used data visualization tools like Power BI to show data in a visually appealing and educational way. With the use of these tools, I was able to produce interactive graphs, charts, and dashboards that I could use to present important discoveries and trends.

**Microsoft PowerPoint:** This tool was used to create presentations that disseminate study outcomes, analysis, and suggestions. I made excellent use of the program to create aesthetically appealing presentations that communicated the findings of our data analysis and review.

**Tools for Documentation and Reporting:** My internship included significant amounts of documentation and reporting. I created reports, documented procedures, and kept project-related paperwork using programs like Microsoft Word and Google Docs.





**Chapter 5: Analysis**

The logo for BRAC (Bangladesh Rural Advancement Committee) features a stylized, magenta-colored symbol on the left, resembling a flower or a four-petaled star. To the right of this symbol, the word "brac" is written in a lowercase, bold, sans-serif font. Below the logo, the text "Chapter 5: Analysis" is displayed in a bold, black, serif font.

## **5.1 Company Level analysis**

Within the BRAC UPG programme, the MEAL unit is essential in promoting the use of evidence-based decision-making. The MEAL unit greatly contributes to the success and impact in the programme by creating and executing effective monitoring and evaluation methods, guaranteeing the quality of the data obtained, and encouraging a culture of learning.

The MEAL unit's capacity to develop and operate a thorough monitoring and evaluation framework is one of its main advantages. This framework includes a number of elements, such as techniques, indicators, and data collecting technologies, all of which have been specifically designed to meet the requirements of the UPG programme. The MEAL unit offers a strong basis for evidence-based decision making by methodically gathering data on program activities, outputs, results, and effects.

### **Reliability and Quality of Data**

In addition to data collection, the MEAL unit places a strong emphasis on ensuring the reliability and quality of the information acquired. This necessitates the application of stringent data validation and verification processes as well as data quality control methods. By preserving strict data standards, the MEAL unit enhances the validity and trustworthiness of the evidence generated, enabling more informed decision-making.

### **Data Analysis techniques and Tools**

The MEAL unit is aware of the importance of data analysis in reaching wise judgments about the collected data. The MEAL unit uses a range of analytical techniques and tools, such as statistical analysis and data visualization, to transform raw data into useable information. This enables program managers and stakeholders to identify trends, patterns, and correlations that can inform strategic decisions and programmatic modifications.

The fact the MEAL unit performs more than just collect and analyze data is noteworthy. It aggressively promotes a culture of learning inside the UPG program. This requires creating spaces for introspection, information sharing, and continuous improvement. The MEAL unit promotes the sharing of knowledge and experiences among program employees, partners, and other stakeholders through routine internal and external learning activities including workshops, seminars, and conferences. This learning-centered strategy promotes creativity,

promotes critical thinking, and builds the ability of the people and organizations taking part in the UPG programme.

### **Evaluation of Programme interventions and Efficacy**

The MEAL unit's function in evaluating programme interventions and determining their efficacy serves as an example of how it contributes to evidence-based decision making. The MEAL unit offers invaluable insights into the results and consequences of the UPG programme by carrying out meticulous impact evaluations and performance assessments. These assessments not only assist in determining the programme's performance but also point up opportunities for advancement and innovation.

### **Involving Programme Stakeholders**

Additionally, the MEAL unit involves programme stakeholders in the decision-making process actively. The MEAL unit makes sure that all viewpoints are taken into account and incorporated into decision-making using participatory procedures, such as stakeholder consultations, focus group discussions, and feedback systems. This participatory strategy develops programme ownership, encourages accountability, and increases the UPG program's relevance and responsiveness to the needs of its participants.

### **My observations and learning from Field Visits**

My field trips, attending several meetings and training sessions while working as an intern with BRAC's Ultra Poor Graduation (UPG) program's MEAL (Monitoring, Evaluation, Accountability, and Learning) unit gave me essential knowledge on how MEAL techniques are implemented in the real world and how they affect decision-making. This comprehensive experience gave me the chance to observe, comprehend, and emphasize the main areas where MEAL is essential for promoting evidence-based decision making.

The interactive character of MEAL programmes was one of the primary aspects that caught my attention during my field trips. The MEAL team's active involvement in the decision-making process with programme participants, community members, and other stakeholders was something I got the chance to see personally. The MEAL team made sure that the opinions and perspectives of individuals who were directly impacted by the UPG program were heard and taken into account through focus group discussions, participatory rural assessments, and stakeholder meetings. This interactive method improved the quality and usefulness of the data

gathered, resulting in better informed decision-making. It also empowered program participants.

### Capturing learnings from the Field Visit

Table 2: Summary of the field visit

<b>Unit Name</b>	MEAL, Research and Resource Mobilization	<b>Tenure of field visit</b>	4 feb, 2023 – 9 feb, 2023
<b>Regions</b>	Total Regions: 6 Gaibandha, Panchagarh, Dinajpur, Nilphamari, Joypurhat, Sirajganj		
<b>Branches</b>	Total Branches: 9 Mithapukur (Gaibandha)   Sakowa, Mirjapur (Panchagarh)   Bochaganj (Dinajpur)   Hajarihat (Nilphamari)   Kalai, Panchbibi (Joypurhat)   Chandaikona, Sadar (Sirajganj)		
<b>Field visit objectives</b>	<ul style="list-style-type: none"> <li>• To observe the participation selection of cohort 2023</li> <li>• To see the progress of cohort 2022</li> <li>• To validate the income outlier information of MEAL departments</li> </ul>		

#### Visited person:

Table 3: Team of Field Visit

<b>Name</b>	<b>Designation</b>
Tasnia Nabil Esha	Lead – MEAL, Research and Resource Mobilisation
Md. Reajul Islam	Senior Manager - MEAL
Md. Redwanul Islam	Manager – MEAL

Shitab Mashrur	Intern – MEAL, Research and Resource Mobilisation
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### Overall Observations

**Date: 5<sup>th</sup> February, 2023**

**Location: Village – Doulotpur, Palashbari Branch - Mithapukur, Region – Gaibandha**  
(PRA no: 4,6,7 | Participants observed: 9)

Table 4: Day 1 Observations, Findings and Recommendations

Observation	Findings	Recommendation
Participant selection	<ul style="list-style-type: none"> <li>• Most of the participants visited were found to have met the criteria of selection.</li> <li>• One of the participants who were not selected by the regional manager's verification could have been selected, considering the other vulnerabilities that she had.</li> </ul>	In some cases, it is observed that the branch team were strict in selecting participants. But considering the other vulnerabilities of the participant, the participant could have been selected.

**Date: 6<sup>th</sup> February, 2023**

**Location: Branch - Sakowa and Mirjapur, Region - Panchagarh (PRA no: 6,3 |**

**Participants observed: 10)**

Table 5: Day 2 Observations, Findings and Recommendations

<b>Observation</b>	<b>Findings</b>	<b>Recommendation</b>
Targeting Procedure (FGD)	<ul style="list-style-type: none"> <li>FGD conducted by the PO was not interactive. The PO who was conducting the FGD was a bit biased towards the Male participants.</li> </ul>	<p>Better outcomes could have been expected if the FGD was non-biased. Participation from female participants is expected more to get a better Wealth ranking.</p>
Participant selection	<ul style="list-style-type: none"> <li>One of the participants was not selected as her information was used by another acquaintance of hers to get a loan from BRAC Microfinance. The other person was paying the installment back but she couldn't be selected as the loan was taken by her name.</li> </ul>	<p>The issue needs to be stated and resolved properly in collaboration with Microfinance as she was a good candidate to be a part of the UPG program. Further measures and guidelines should be designed for participants like her.</p> <p>The PO and Branch managers were instructed to solve this issue as soon as possible and bring her under the umbrella of UPG.</p>



Figure 2: Targeting Procedure (FGD) and Selection Verification

**Date: 7<sup>th</sup> February, 2023**

**Location: Village – Soir, Branch - Hajarihat, Region - Nilphamari (Group Visits)**

Table 6: Day 3 Observations, Findings and Recommendations

<b>Observation</b>	<b>Findings</b>	<b>Recommendation</b>
Post selection follow-up (2022 Cohort)	<ul style="list-style-type: none"> <li>• The participants from 2022 cohort from this branch had a very positive and significant change in their lives.</li> <li>• The economic conditions and livestock of the participants were far better than their condition before asset transfer and training provided by the branch team.</li> <li>• The asset transfers made by the Branch team were seemed to be done properly based on the skillsets of the selected participants.</li> <li>• Proper nutrition knowledge, intake, good sanitation system and Safe water were observed here.</li> </ul>	No Recommendations from this observation.
Group visit (Cohort 2022)	<ul style="list-style-type: none"> <li>• The participants were mostly able to pay the installment back.</li> <li>• The participants were more inclined to financial services given by Nagad rather than Bkash as there is a slightly</li> </ul>	No Recommendations from this observation.



	lower transaction rate in that platform.	
Participators personal Dashboard	<ul style="list-style-type: none"> <li>There were no personal dashboard for participants in the application.</li> </ul>	A personal participant dashboard could have been there to ease the process and to track the progress time to time.

**Location:** Village – Beharapara Branch - Bochaganj, Region - Dinajpur (PRA: 13 | Participants observed: 14)

Table 7: Day 4 Observations, Findings and Recommendations

Observation	Findings	Recommendation
Brac To Basic field visit (Components, Models, Hierarchy, Reasoning) (2022 Cohort)	<ul style="list-style-type: none"> <li>An overall idea about the components, models, hierarchy and reasoning behind BRAC to Basic.</li> <li>Follow up not being done properly.</li> <li>Management supervision overall could be better.</li> </ul>	No Recommendations from this observation.
Home visits observation (2022 Cohort)	<ul style="list-style-type: none"> <li>Participant understanding about various components seemed to be less than other observations.</li> <li>Sanitation and Safe Water was supposed to be ensured by then but the participants we visited seemed to lack this modality.</li> </ul>	No Recommendations from this observation.



Figure 3: Post Selection Follow up (2022 Cohort) and BRAC to Basic Field Visit

**Date: 8<sup>th</sup> February, 2023**

**Location: Village – Hatior Branch - Kalai Region – Joypurhat**

Table 8: Day 5 Observations, Findings and Recommendations

<b>Observation</b>	<b>Findings</b>	<b>Recommendation</b>
Targeting Procedure (PRA)	<ul style="list-style-type: none"> <li>• The PRA conducted here was properly done and all the participants were interactive here.</li> <li>• The Rapport building in this spot was done as per the criteria.</li> <li>• Wealth ranking was correctly done as most of the people were interactive here.</li> <li>• The Social mapping done here seemed to be fully fledged as one of the participants was helping to do it.</li> </ul>	No Recommendations from this observation.
Income Measurement Disparity of Graduated participant	<ul style="list-style-type: none"> <li>• The Income measured by the Central MEAL team were found to be measured without measuring the expenses.</li> <li>• Assets and money donated by the relatives of participant were also counted as income. As such, there was a difference between the measurement of UPG MEAL</li> </ul>	No Recommendations from this observation.

	unit and Central MEAL team.	
Final and Primary selection	<ul style="list-style-type: none"><li>Both the Selection of the Final and Primary participants were done properly by the Branch team.</li></ul>	No Recommendations from this observation.



Figure 4: Targeting Procedure (PRA) and Final Selection Verification

**Date: 9<sup>th</sup> February, 2023**

**Location: Village – Uttorpara Branch – ChandaiKona, Sadar Region- Sirajganj (Final Selection, Participants Observed: 4)**

Table 9: Day 6 Observations, Findings and Recommendations

<b>Observation</b>	<b>Findings</b>	<b>Recommendation</b>
Participant Selection	<ul style="list-style-type: none"> <li>• Most of the participants selection were proper but one of the participants was not selected because she owned a cylinder gifted by her parents for keeping her child warm. This participant could have been selected, considering the other vulnerabilities that she had.</li> <li>• Another Participant was found to be selected in group 2 as she was 52 years old and was the only person in the family. She didn't have any certain expertise and couldn't also be placed in group 1 as she was not meeting the criteria. But given that she has no expertise and no one else to support her, It is a matter of concern which kind of</li> </ul>	No Recommendations from this observation.

	support should be provided to her.	
Income Measurement Disparity of Graduated Participant	<ul style="list-style-type: none"><li>• The income calculated by the Central MEAL team was calculated without subtracting the expenses she has to bear every month. As such, there was a difference between the calculated Income of UPG MEAL unit and Central MEAL team.</li></ul>	No Recommendations from this observation.



## 5.2 Professional Level analysis

During several meetings that I have attended as an intern, I also saw that MEAL places a high priority on reliable and high-quality data. To guarantee the quality and integrity of the data acquired, the MEAL team used strict data gathering procedures and put into place strict verification and validation processes. Particularly during the household surveys that were carried out as part of the program's monitoring operations, this attention to detail was noticeable. To reduce bias and increase the reliability of the data, the MEAL team scrupulously adhered to specified standards, including random sampling methods and data quality checks. The conclusions and suggestions obtained from the data were confidently supported by the commitment to data quality, which strengthened the use of evidence in making decisions.

Additionally, I saw how the MEAL team made active use of technology to improve the efficacy and efficiency of their job. During surveys, mobile data collecting technologies were used, allowing for real-time data entering and minimizing the time and effort needed for data transcription. This digitization of data collecting sped up data analysis and reporting, reduced mistakes, and simplified the procedure. To extract valuable insights from the gathered data, the MEAL team also used statistical analytic tools and data management software. The MEAL team showed their dedication to keeping on the cutting edge of data gathering and analysis methodologies by utilizing technology, which eventually allowed for more prompt and evidence-based decision making.

The MEAL team placed a high priority on learning and capacity building inside the UPG program in addition to data gathering and analysis. I got the chance to participate in training workshops provided by the MEAL team, where program employees and partners received the training and information they needed to properly participate in MEAL activities. These training sessions addressed subjects such methods for gathering data, data processing, and use of the results for decision-making. The MEAL team also organized learning sessions and venues for knowledge sharing where stakeholders and program personnel may share their experiences and lessons gained. The UPG program's culture of continuous improvement was developed by this emphasis on learning and

capacity building, which made sure that choices were supported by the most recent research and industry best practices.

I also had the pleasure of seeing firsthand how MEAL practices directly affected program outcomes during my fieldwork. I saw how the MEAL team's meticulous monitoring and evaluation procedures helped uncover important information about the efficacy of program interventions. The MEAL team was able to pinpoint the UPG program's areas of success and areas for development through impact evaluations and performance assessments. These conclusions had a direct impact on programming choices, which led to specific interventions and modifications intended to maximize the program's influence on the lives of extremely impoverished people and communities.

While the MEAL unit's contributions to evidence-based decision making were clear, I also saw several difficulties and potential areas for development during my fieldwork. Enhancing the use of data and evidence in decision-making was one of these challenges. Despite the MEAL unit's extensive data collection and analysis, there appeared to be a gap in how well that data could be converted into insights that could be used to guide decision-making. It was crucial to make sure that these insights were thoroughly grasped and incorporated into the decision-making process, even though the MEAL team painstakingly communicated their findings and suggestions to program managers and stakeholders.

The MEAL team would benefit from developing their communication and data visualization abilities in order to handle this task. Making complicated data easy to grasp and use for decision makers may be achieved by presenting it in a clear and simple manner using visual aids like charts, graphs, and infographics. The gap between data analysis and decision making might also be closed by holding frequent feedback meetings with program managers and stakeholders to explore the implications of the data and how it can guide strategic choices.

Aligning MEAL activities with program objectives and indicators is another area that needs work. It would be desirable to make sure that the data gathered and evaluated were closely related to the program's intended objectives and effect, even if the MEAL unit was actively involved in monitoring and assessing the UPG program. To define distinct



indicators and performance objectives that are in line with the program's theory of change, strong coordination between the MEAL unit and program managers is necessary. The MEAL unit can offer more targeted and useful insights to enhance decision-making by concentrating on meaningful and relevant data.

Additionally, the MEAL unit procedures might benefit from include a stronger feedback and learning loop. While gathering and analyzing data is critical, closing the feedback loop by giving program implementers timely and pertinent input is just as important. The program personnel would be able to evaluate their performance, pinpoint areas for development, and make the required modifications to the way the program is implemented thanks to this feedback mechanism. The MEAL unit can help to enhance program execution and decision-making by establishing a culture of learning and continuous improvement.

I became knowledgeable about the necessity to improve the technical proficiency of MEAL staff members in cutting-edge data analysis methods in terms of capacity building. The team showed competence in fundamental data collection and basic analysis, although there is need for improvement in areas like using the data gathering tools, statistical modeling, impact evaluation techniques, and data forecasting. The MEAL team's technical capabilities might be strengthened to enable them to deliver more complex and nuanced studies, leading to deeper insights for decision makers.

Last but not least, it's critical for the MEAL unit to keep up with emerging technologies and industry-recognized best practices. This involves keeping up with technology developments that might improve the efficacy and efficiency of MEAL operations, such as data visualization tools, machine learning algorithms, and remote data gathering techniques. The MEAL unit may keep on the cutting edge of developments in the area by taking advantage of regular professional development opportunities, attending conferences and seminars, and participating in peer networks and information platforms.

### 5.3 Market Level Analysis

While I was an intern at BRAC UPG's MEAL section, my main emphasis was on monitoring and evaluation rather than performing a market-level study. I can, however, analyze BRAC UPG's competitive position in the market based on my observations and understanding of the organization's operations.

BRAC UPG works in the development sector, focusing on ultra-poor people and communities with the intention of empowering them to escape poverty and find sustainable means of subsistence. Competition in this industry mostly comes from NGOs and other development groups with similar goals. BRAC UPG stands out because to its comprehensive strategy, established presence, and excellent experience in putting poverty graduation initiatives into action.

The broad network and outreach of BRAC UPG is one of the main reasons that gives it a competitive edge in the industry. BRAC UPG has a significant presence all throughout Bangladesh and has built a broad reach and substantial penetration into extremely impoverished villages. This makes it possible for the organization to efficiently identify and target the people who need poverty reduction actions the most.

Additionally, BRAC UPG's standing as a dependable and trustworthy company in the development industry strengthens its competitive edge. BRAC has successfully carried out several development projects throughout the years, contributing to the establishment of a solid brand image. Donor financing, collaborations with other organizations, and beneficiary trust are all attracted by this reputation.

The emphasis BRAC UPG places on making decisions based on solid facts is another factor that strengthens its standing as a contender. In order to inform program plans and treatments, the MEAL unit is essential in the data collection, analysis, and use process. BRAC UPG makes sure that its operations are accountable, transparent, and always improving by implementing strict monitoring and assessment procedures. This firm stands out from the competition and improves its ability to compete in the market because to its emphasis on evidence-based methods.

It is crucial to keep in mind that determining an organization's competitive position necessitates a thorough examination of several aspects, such as market dynamics, target

audience, program outcomes, financial viability, and stakeholder connections. Although the majority of my work included monitoring and evaluation, I was able to see directly how BRAC UPG's actions had an impact and how stakeholders and beneficiaries viewed the company favorably.

Overall, I feel that BRAC UPG enjoys a strong competitive position in the market because to its broad network, reputation, evidence-based decision making, and excellent track record in poverty reduction. This belief is based on my internship experience and understanding of the organization. A thorough investigation that takes into account elements outside the purview of my internship responsibilities would be necessary for a proper market level analysis, though.



**Chapter 6: Recommendation and  
Conclusion**

## 6.1 Recommendations:

Here are a few recommendations or suggestions that I am going to make so that the programme implementation can be facilitated in the days to come:

- **Strengthening the Accountability System**

Accountability towards programme participants and relevant stakeholders is one of the main areas of concern for development organizations. It is advised to put in place a structure for accountability framework that describes the roles and duties of stakeholders as well as the channels for monitoring and feedback in order to enhance the UPG program's accountability system. This might involve putting in place grievance procedures, making sure that program activities and money management are transparent, and carrying out routine monitoring and evaluation to gauge the success and effect of the programs.

- **Faster implementation of MEAL digitalization to ensure MEAL operational efficiency**

Any development program must include MEAL, and an effective system for data and information management must be in place to make the best use of this system. It is advised to hasten the digitization of MEAL within the UPG program in order to accomplish this. This can enhance immediate tracking of program operations, increase data accuracy and reliability, and expedite data collection and management.

- **Implementation of data analytics into MEAL digitalisation to gain automated data based on the historic data**

Data analytics may support the transformation of data into useful insights that can guide the design and execution of programs. To get automated data based on historical data, it is advised to incorporate data analysis into the MEAL digitalization platform of the UPG program. As a result, decisions and planning may be more effectively informed and trends, patterns of behaviors, and gaps in execution of programs can be found. The application of statistical and predictive analysis to foresee program outcomes and impacts is made easier by integrating data analytics, which can enhance program effectiveness as well as efficacy.

## 6.2 Conclusion

My internship at BRAC's UPG program in the MEAL, Research, and Resource Mobilization unit has been an unforgettable experience that has enhanced my awareness of the crucial significance of evidence-based decision making in development projects. I have seen personally the organization's devotion, enthusiasm, and commitment to making a positive difference in the lives of the extremely impoverished thanks to my involvement with the MEAL team, the meetings I were a part of, training sessions, the desk reviews and my field trips.

I got the chance to learn about and participate to the UPG program's monitoring, evaluation, and learning procedures when I was an intern. The MEAL unit's scientific approach to data gathering, analysis, and reporting has been crucial in producing insightful findings and supporting data that will help with program implementation and decision-making. The participatory character of MEAL activities, such as the Participatory Rural Appraisal and field surveys, has made it possible to include the voices and perspectives of the extremely poor in the development and assessment of programs.

The MEAL unit's dedication to reliable data is one of its main advantages. To guarantee the quality and integrity of the data acquired, strict data gathering procedures and strong data management systems have been implemented. Real-time monitoring and quicker analysis are now possible thanks to the automation of data collecting procedures through the use of digital tools and technologies.

Additionally, the MEAL unit has consistently emphasized capacity building and ongoing learning during my internship. The team actively shares information, participates in conferences and seminars, and implements best practices in the areas of observation, analysis, and learning. This attention to continuing professional development and keeping current with new trends is admirable and represents the organization's commitment to providing high-quality training.

I have gained a great deal of practical knowledge and understanding into the world of development organizations as a result of my internship at BRAC. It has strengthened my conviction that making decisions based on solid data may result in long-lasting change. I am

appreciative of the chance to have collaborated with a group of passionate experts who are committed to empowering the extremely poor and ending the cycle of poverty.

As I wrap up my internship report, I have no doubt that the MEAL unit's initiatives, together with the organization's clear vision and objective, will continue to produce favorable results and significantly improve the lives of the extremely poor. My future career in the field of development will surely be shaped by the information, abilities, and experiences I received during my internship; thus, I am thankful for them.

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## **Appendices**